

C L A I M S

1. Method for payment of goods and/or services by using a prepaid card,
where the card comprises a concealed code and an activation code, where the
5 method comprises:
to activate the card at a point of sale for the card by reading the activation
code in a card reader on the point of sale, and where the activation code is trans-
mitted to an offeror of the prepaid card together with an ID for the point of sale,
and
10 when paying for goods/services from a service provider, to transmit the con-
cealed code together with the ID for the service provider to the card offeror for
thereby causing purchase of the goods/service.
2. Method according to claim 1,
15 characterized in that the activation of the card causes opening of an acc-
ount for a buyer of the card at the card offeror, with an amount corresponding to
the prepaid amount.
3. Method according to claim 1,
20 characterized in that the activation code is a bar code and that the card
is read in a bar code reader.
4. Method according to claim 1,
characterized in that the concealed code is covered by a thin opaque
25 layer which must be scraped off by the buyer of the card.
5. Method according to claim 1 or 2,
characterized in that the card offeror controls that the card is activated,
authenticates the concealed code and the ID of the service provider, and controls
30 that the balance of the account is bigger or equal to the cost for purchase of the
service, before purchase of the service can take place.

6. Method according to claim 4,
characterized in that control and authenticating take place by query
against the card offeror's database stored on a database server communicating
with the transaction server.

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7. Method according to claim 1,
characterized in that the ID of the service provider is an IP-address and
at least one unique password.

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8. Method according to claim 1,
characterized in that ID for the point of sale is the phone number of the
point of sale and a unique password for the point of sale, and that the point of sale
communicates with the central systems via the telephone network and/or Internet.

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9. System for prepayment of goods and services comprising a prepaid card,
where the card comprises a concealed code to be used by a purchaser of the card
for authenticating when purchasing goods and/or services, and an activation code,
where the system further comprises:

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- a card reader for reading of the activation code of the card at a point of sale for
the card, and where the activation code is transmitted to a central system for an
offeror of the prepaid card together with an ID for the point of sale; and

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- an electronic service provider, where the service provider transmits the concealed
code from a purchaser of a service at a service provider together with the ID of
the service provider, to the central system of the card offeror for thereby causing
payment of the service from the service provider.

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10. System according to claim 9,
characterized in that the activation code is a bar code, the card reader is
a bar code reader, and ID for the point of sale is the point of sale's telephone num-
ber and a unique password.

11. System according to claim 9,
characterized in that the service provider is a web site on Internet and
that the ID of the service provider is the IP-address of the web site and at least
one unique password for the service provider.

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12. System according to claim 9,
characterized in that the central systems comprise a transaction server
which has stored thereon functions for logic and procedures, a database server
comprising a database with data for the prepaid cards, point of sales and service
providers, and a firewall between the transaction server and the database server,
and where queries against the database are controlled by the transaction server.

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12. System according to claim 9,
characterized in that the database comprises a table stored for all cards,
where a record for each card comprises the concealed code, the activation code, if
the card is activated and the balance of the account belonging to the card, and a
table for point of sales and service providers with pertaining ID.

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13. System according to claim 9,
characterized in that the card reader is connected to a PC which further
is connected to Internet.

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14. System according to claim 11,
characterized in that the user communicates with a service provider via
a PC, mobile phone, or another electronic communication device.

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